

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	Ganesan, et al.)	
)	Art Unit: 3692
Serial No.	09/414,731)	
)	Examiner: Jennifer L. Liversedge
Filed:	October 8, 1999)	
)	Confirmation No.: 3780
For:	Electronic Billing With)	
	Flexible Biller Controlled)	
	Electronic Bill Presentment)	

RESPONSE TO REQUIREMENT FOR INFORMATION – 37 CFR § 1.105

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Madam:

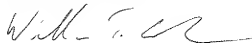
Responsive to the Office Action mailed March 5, 2007, the Applicants wish to clarify some confusion most likely caused by two different dates included in the NPL document titled: “Open Financial Exchange Bill Presentment,” which was submitted in an Information Disclosure Statement filed on February 2, 2007. The date of June 12, 1997 listed on the title page of the NPL document is the correct publication date. The November 24, 2003 date displayed on the subsequent pages of the NPL document reflect only the date that particular copy of the NPL document was printed. These print dates are automatically date-stamped to the pages of the NPL document by the software used to print it. Therefore, for the purposes of determining the date of publication of the content contained in the NPL document, the June 12, 1997 copyright date on the title page should control.

For the Examiner’s convenience another copy of the NPL document is attached with this response. The Applicants respectfully assert that the above explanation should satisfy the information requested by the Examiner under 37 CFR § 1.105. If there is any additional clarification necessary regarding the NPL document that can be addressed by teleconference, the Examiner is invited to call the undersigned attorney at (404) 853.8253.

CONCLUSION

The Applicants believe they have responded to each matter raised by the Examiner. It is not believed that extensions of time are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'William T. Cook', with a stylized flourish at the end.

William T. Cook
Reg. No. 58,072

Date: May 7, 2007
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